

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF ILLINOIS**

IN RE: THERESA HOWARD,	)	Chapter 13
	)	
Debtor	)	Case No: 18-30101

**MOTION FOR LEAVE TO ALLOW LOAN MODIFICATION**

NOW COMES Debtor by and through her undersigned attorney and for her Motion for Leave to Allow Loan Modification, state as follows.

1. Debtor filed a Chapter 13 Bankruptcy on January 30, 2018.
2. Debtor has a mortgage regarding the property located at 1507 N. 25<sup>th</sup> St., East St. Louis, IL 62204.
3. Debtor desires to obtain a loan modification.
4. The interest rate will decrease from 10.5 percent to 10.063 percent.
5. The principal balance that will be owed to the mortgage company is \$18,882.63.
6. The monthly payment will be \$239.68 (Principal and Interest).

WHEREFORE, Debtor request that the court enter an order approving the Motion for Leave to Allow Loan Modification.

RESPECTFULLY SUBMITTED,

By: /s/J.D. Graham  
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CERTIFICATE OF SERVICE

Comes now Theresa Howard, by and through her attorney, and certifies that on September 8, 2021, via first-class mail, postage prepaid, a true and accurate copy of the Motion for Leave to Allow Loan Modification was served upon the following people that were not served electronically:

All creditors listed on matrix.

/s/Julia A. Black